



MGT 666

**INDUSTRIAL TRAINING REPORT
AT SETEL VENTURES SDN BHD**

FACULTY OF BUSINESS ADMINISTRATION

**BACHELOR OF BUSINESS ADMINISTRATION (HONS)
INTERNATIONAL BUSINESS**

MIBA2466A

PREPARED BY:

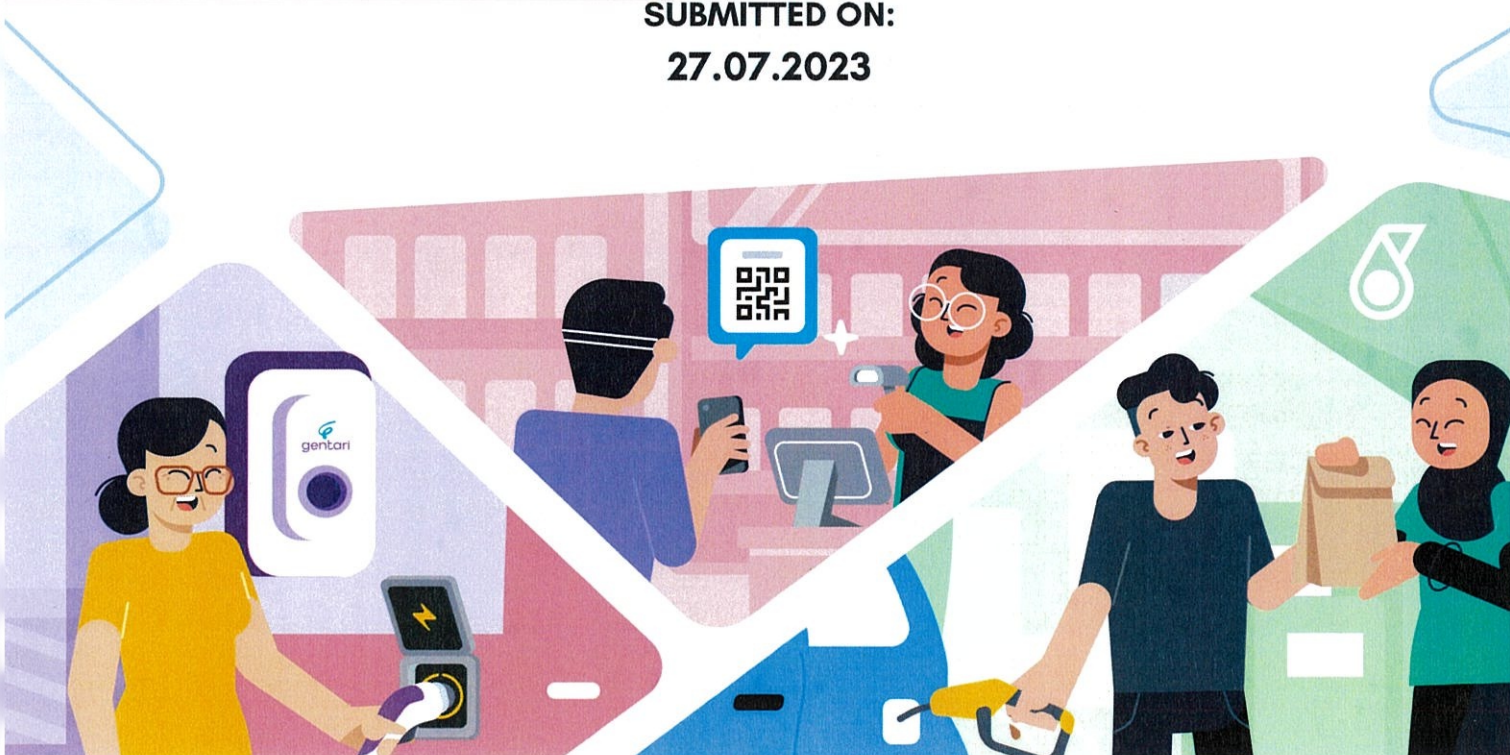
**BATRISYIA NAJLA BINTI MOHD HANIP
(2020899746)**

PREPARED FOR:

DR.NUR MELISSA BINTI MOHAMMAD FAISAL WEE

SUBMITTED ON:

27.07.2023





EXECUTIVE SUMMARY

This mainly highlights provides an overview of the benefits that studying for a Bachelor's Degree in International Business can gain by completing an internship during my last semester. The internship experience during this crucial period offers unique advantages, allowing students such as me to bridge the gap between academic learning and real-world business practices. Moreover, as an internship in the last semester, it allows me to apply the theoretical knowledge gained throughout their International Business program in a practical setting. Therefore, intentionally I can see firsthand how concepts and theories translate into real-world business scenarios, enhancing their understanding and reinforcing their academic foundation.

This internship training report highlights my journey as a UiTM student majoring in International Business during my internship program. Over the course of 24 weeks, I have gained valuable experience and insights into how a real-life corporate environment operates, which complemented my theoretical knowledge from the classroom. Being in commercials as a trainee, I gained valuable hands-on experience in various aspects of the business, honing my skills in market analysis, sales strategies, and client relationship management.

After careful consideration, I chose Setel Ventures Sdn. Bhd, which is a subsidiary of Petronas Dagangan Berhad, was the best company for my internship. Setel Ventures aims to provide a seamless fuel payment experience in Malaysia. In this report, I have conducted a comprehensive SWOT analysis, which encompasses both internal and external factors. The strengths and weaknesses represent internal aspects of the company, while opportunities and threats are influenced by external factors. I have identified specific areas and factors prone to challenges within Setel Ventures Sdn. Bhd. and have explained them in detail within this report.





ACKNOWLEDGEMENT

Firstly, I would like to express my deep appreciation and thanks to Allah S.W.T for granting me the opportunity and ability to undertake this remarkable and valuable assessment. This assessment has allowed me to apply and enhance my knowledge of International Business for a meaningful purpose. Additionally, I am sincerely grateful to the individuals who supported and assisted me in completing this assessment. Without their cooperation, I would not have been able to accomplish this task, and therefore, I would like to acknowledge and credit their contributions.

I want to begin by extending my gratitude to Setel Ventures Sdn. Bhd., particularly my Supervisor, Mr. Mohd Jeffery Razali for accepting my internship application and providing guidance throughout my training period. It is my hope that my report will prove helpful and contribute to improving the company's performance in the coming year.

Furthermore, I would like to express my appreciation to my advisor for MGT666 Industrial Training which is Dr Nur Melissa Binti Mohammad Faisal Wee, a senior lecturer at UiTM Cawangan Kampus Bandaraya Melaka, for her guidance and advice regarding this assessment. Without her invaluable input, I might have struggled to prepare this report.

Lastly, I cannot overlook the support of my own family, who not only understood the demands of my work but also provided me with an ideal work and study environment at home. The love and encouragement I received from my parents played a pivotal role in motivating me to produce this outcome for the assessment. I would also like to express my gratitude to all those who directly or indirectly assisted me during the course of this assessment.




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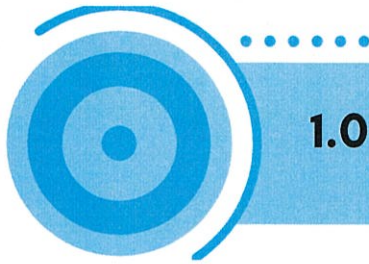
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1.0 STUDENT'S PROFILE

BATRISYIA NAJLA BINTI MOHD HANIP

Undergraduate Bachelor of Business Administration (Hons) International Business

To seek and maintain full-time position that offers professional challenges utilizing interpersonal skills, excellent time management and problem-solving skills. I am also organized and dependable candidate successful at managing multiple priorities with a positive attitude. Willingness to take on added responsibilities to meet team goals.

Contact

Address

Phone

Email

Skills

Soft Skills

- Teamwork
- Communication
- Time management
- Problem solving

Technical Skills

- Microsoft Word (Expert)
- Microsoft Power Point (Experienced)
- Microsoft Excel (Experienced)
- Canva (Experienced)
- Google Sheets, Docs, Slides (Experienced)

Languages

Malay - Native Speaker

English - Intermediate

Work History

2023-03 - **Commercial Development Trainee**

2023-08 *Setel Ventures Sdn. Bhd. , Bangsar South, Kuala Lumpur*

- Adapted selling style based on customer profile and requirements.
- Contacted customers after sales to assess satisfaction and offer additional products and services.
- Established leads through industry networking events, trade shows and LinkedIn and developed prospects.
- Collaborated with sales and marketing teams to produce ideas for sales aids, promotions and leaflets.
- Presented products with polished demonstrations highlighting functions, usability and unique selling points to help close sales.
- Enabled company growth by proactively cold calling leads and building extensive network of commercial clients.

Education

2020-11 - **BBA : International Business**

2023-08 *Universiti Teknologi Mara - Kampus Bandaraya Melaka*

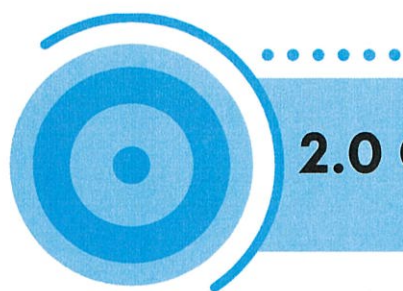
- Studied in International Business with the knowledge on how industries and governments operate in the global marketplace, international economics, intercultural management, international business negotiations and international trade framework
- Member of International Business Unity Club
- Elected to CEO IBUC Holding for International Business Club in December 2021
- Dean's List Semester 1 Year 2020
- Dean's List Semester 5 Years 2022
- Awarded Dean's Award for 2 semester
- CGPA : 3.45

2018-12 - **Diploma in Culinary Arts**

2020-03 *Universiti Teknologi Mara - Pulau Pinang*

- Studied in the supervisory level of the hospitality industry and the needs of the Food Research and Development organisations in producing R&D Chefs.
- Focus on menu design and development, basic and advanced cooking skills and studied management subject such as marketing, management , financial accounting and reporting.
- CGPA : 3.31

Figure 1
Updated Resume



2.0 COMPANY PROFILE

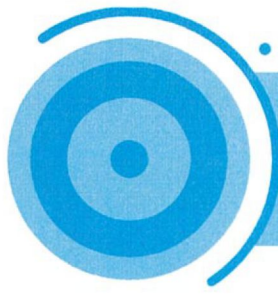
2.1 COMPANY BACKGROUND



Figure 2
Petronas Dagangan Berhad (PDB) & Setel Ventures Logo

Petroleum Nasional Berhad (PETRONAS), is Malaysia's national oil and gas company. PETRONAS Dagangan Berhad or PDB was originally established in 1982 and is a wholly owned subsidiary is a major player in the Malaysian petroleum industry, marketing and distributing petroleum products and operating retail gas stations alongside convenience stores. With approximately 1,000 stations and 725 Kedai Mesra across the country, the company aims to provide consumers with convenience and an extensive range of services, in addition to thriving largely in the sale and marketing of downstream petroleum products in Malaysia.

Setel Ventures Sdn. Bhd. was founded in July 2018 and is known as a subsidiary of Petronas Dagangan Berhad (PDB). They are the trailblazers in the industry by virtue of the inventive approaches that leverage to streamline the purchase of fuel only through our fingertips and govern solely as a fintech company. In today's fast-paced world, technological developments are changing sectors and transforming conventional business strategies. Therefore, Setel Ventures Sdn. Bhd. is a frontrunner in this digital transformation, with a primary emphasis targeting the fuel as well as non-fuel sector.

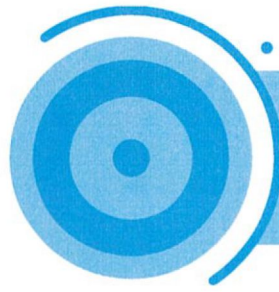


2.0 COMPANY PROFILE

2.1 COMPANY BACKGROUND

Furthermore, they have collaborated with well-known physical merchants as well as retail partners, in addition to the over 1,000 PETRONAS stations throughout the country. Additionally, Setel has launched new innovations like Deliver2Me, which lets users buy things without ever getting out of their cars along with Setel Share which is the country's first e-wallet sharing tool between family and friends.

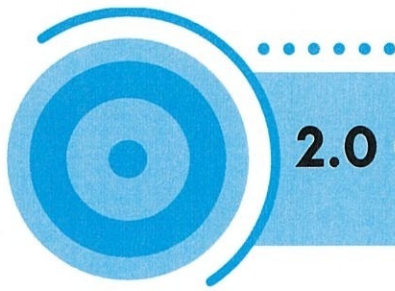
The game-changing application for smartphones developed by Setel has catapulted it to the forefront of the industry in an insignificant period of time. Most of the customers are able to enjoy the convenience of purchasing gasoline and making payments through the use of this innovative application, which is accessible to significant merchants that have partnered with Setel. Whenever it pertains to fuel retail, Setel Ventures is swiftly associated with the words convenience, efficiency, and seamless user experiences.



2.0 COMPANY PROFILE

2.1 COMPANY BACKGROUND

In addition to this, they intend to make optimal use of technological advances in order to streamline the procedure of getting fuel, rid away unnecessary lengthy lines, cut down on waiting times, and boost the broad effectiveness of their operations. As a result, the future that Setel Ventures envision is one in which fueling vehicles is not a hassle or inconvenient process. Nonetheless, an experience that is streamlined and pleasurable. Setel Ventures' success is also owing to its revolutionary services and advancements in technology.



2.0 COMPANY PROFILE

2.2 COMPANY NAME, LOCATION AND EMAIL ADDRESS

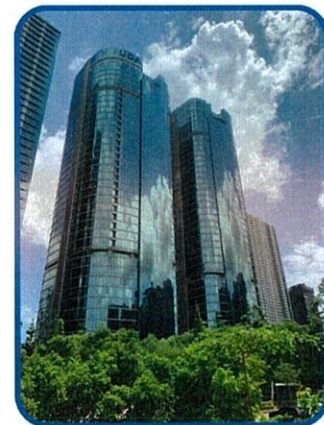
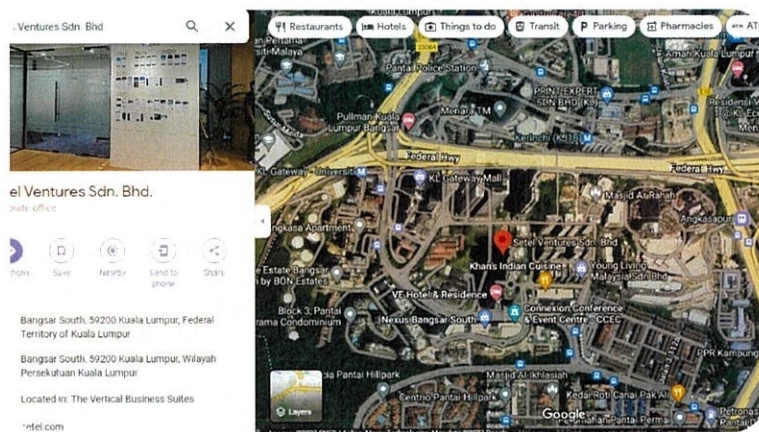

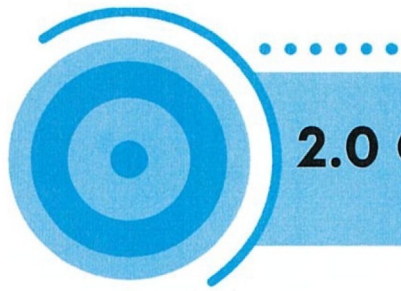


Figure 3
Setel Ventures Google Maps Location & Building

Company Name: Setel Ventures Sdn. Bhd.

 **Address:** Suite 11-01, Level 11 Vertical Corporate Tower B, Avenue 10, The Vertical, Bangsar South City, No.8, Jalan Kerinchi, 59200 Kuala Lumpur

 **Email:** hello@setel.com



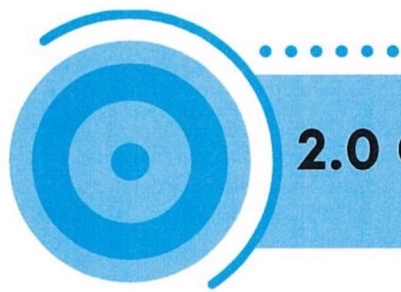
2.0 COMPANY PROFILE

2.3 COMPANY VISION & MISSION

Definition :

A company's vision statement is an aspirational, future-oriented statement that lays out the company's end goal or ideal state. It is essential for any organisation to have an unambiguous purpose and vision in order for them to be successful in attaining their goals and achieving their objectives. The company's long-term goals become much clearer in light of this. Hence, a well-written vision statement guides and motivates stakeholders and employees towards a common goal.

An organization's mission statement further elaborates on its primary goal. It defines the purpose of the company's existence, as well as what it performs and who it serves. The organization's mission statement should be clear, concise, and focused, communicating the organization's primary operations and its unique value offer.



2.0 COMPANY PROFILE

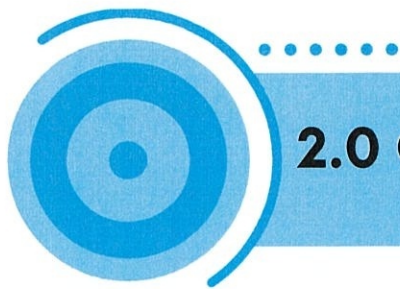
2.4 VISION & MISSION

VISION

Contributing delight to customers and external merchants by providing a seamless payment solution, personalized platform and expand the solution beyond retail

MISSION

To solve these problems and provide a seamless and frictionless fueling experience through their Setel application



2.0 COMPANY PROFILE

2.5 ORGANIZATIONAL STRUCTURE

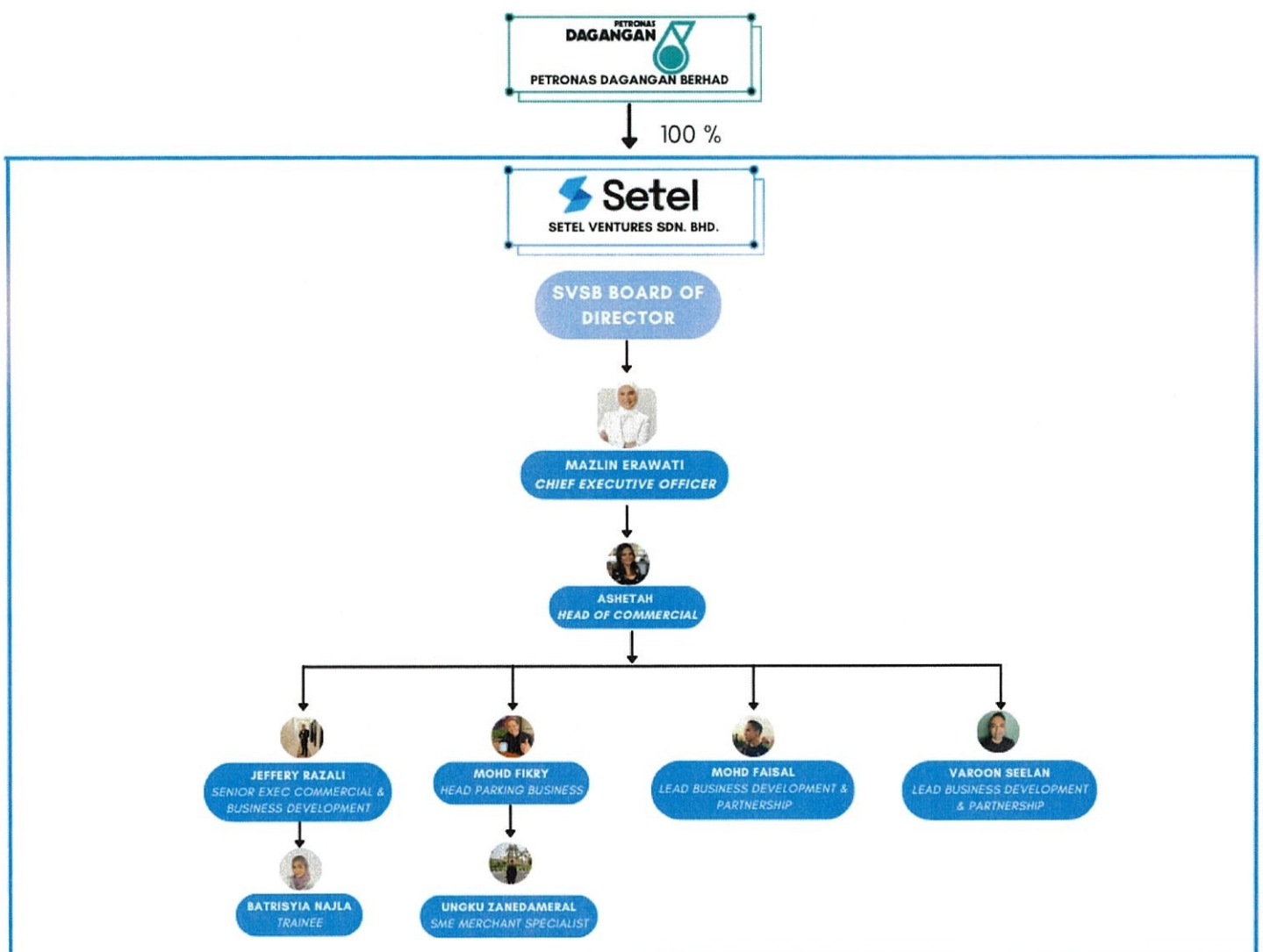


Figure 4
Setel Ventures Sdn. Bhd. Organizational Structure for Commercial Team

2.6 PRODUCT & SERVICES

2.6.1 ONE TAP FUELLING

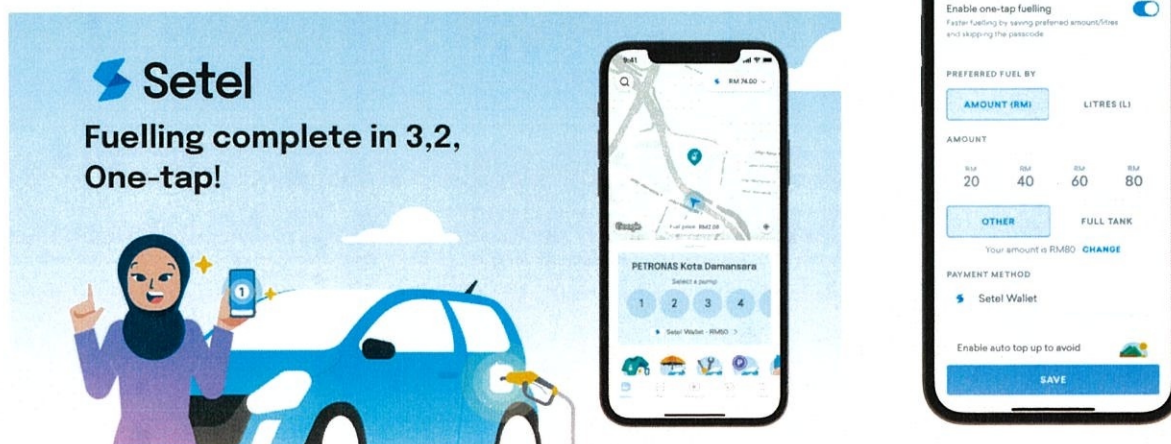
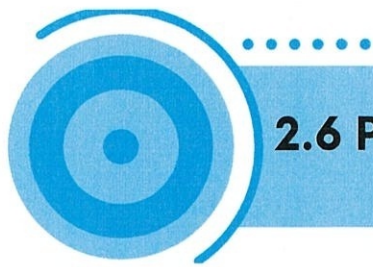


Figure 5 : In App - One Tap Fuelling

To begin, in terms of future planned advancements, Setel intends to consciously bring significant enhancements with the introduction of a one-tap fuelling. Pre-setting fueling amounts can be established in advance, either in litres or according to the tank capacity. In light of this, they are introducing additional ways to pay like CardTerus, allowing users to share their Setel wallets and payment methods with friends and family, and facilitating Apple Watch fuelling with a single tap. In addition, the user can authorise a pre-set amount for the purchase of petrol within the Setel app with a single tap.

With a single tap fuelling, the user just must select the pump number once to begin the fueling process. With fewer steps to complete, refuelling is now faster and easier than before. Following this, PETRONAS Health, Safety, and Environment (HSE) standards are applied to the testing and monitoring of this component. This will guarantee the functionality is built with safety in mind, giving new and potential users the peace of mind to use it around the petrol station.



2.6 PRODUCT & SERVICES

2.6.2 AUTO ASSISTANCE 24/7

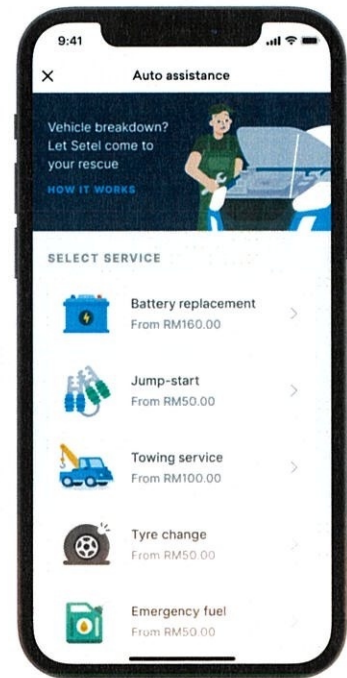
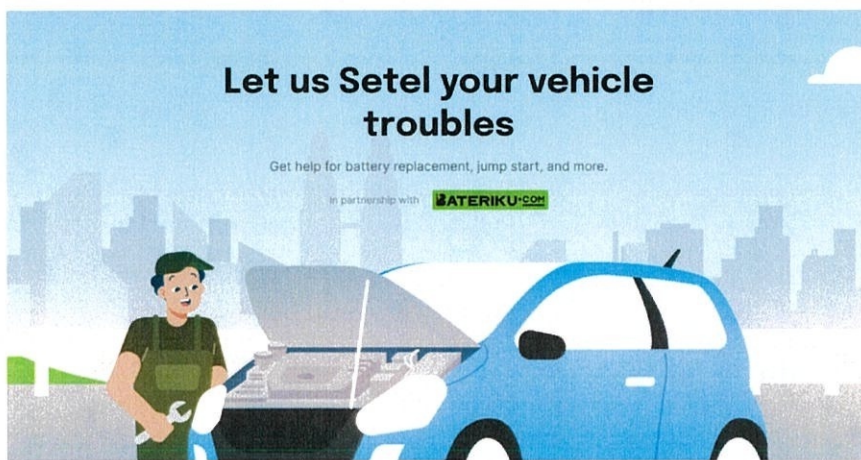


Figure 6 : In App - Auto Assistance 24/7

The Setel app provides access to 24/7 roadside assistance with its auto-help feature specifically for vehicle emergencies. Setel is an all-inclusive app that offers a variety of services to motorists in order to fulfil their requirements and fulfil their demands. The auto assistance feature appears to be an active companion to drivers, giving them instant access to crucial security services readily available at their fingertips.

Additionally, Setel's roadside assistance offers a variety of services to deal with a wide range of car issues. Vehicle unlocking, petrol delivery, emergency fuel delivery, tyre replacements and jump starts are all part of these services. Through the Setel app, customers may reach out for assistance in the event of a car-related emergency, and reliable partners will respond quickly to their call.



2.6 PRODUCT & SERVICES

To use Setel's automated help function, users must adhere to a simple procedure. They open the Setel app and tap the button labelled "Auto Assistance." The next step is for them to select the appropriate service and provide their information. After consumers approve the payment amount over the phone, users simply sit back and relax while Setel takes care of their vehicle's needs.

Besides that, users may also accumulate Mesra points by utilising the auto help feature, which can then be redeemed for free petrol and other rewards. By collaborating with Bateriku.com, Setel ensures that people in need of assistance in an emergency situation receive it quickly, reducing the negative effects of the experience. In order to provide Setel customers with the best possible service, Bateriku.com has assembled a diverse team of technicians, entrepreneurs and partners to provide 24/7 roadside assistance services across the country.

2.6 PRODUCT & SERVICES

2.6.3 ROAD TAX & TAKAFUL RENEWAL INSURANCE

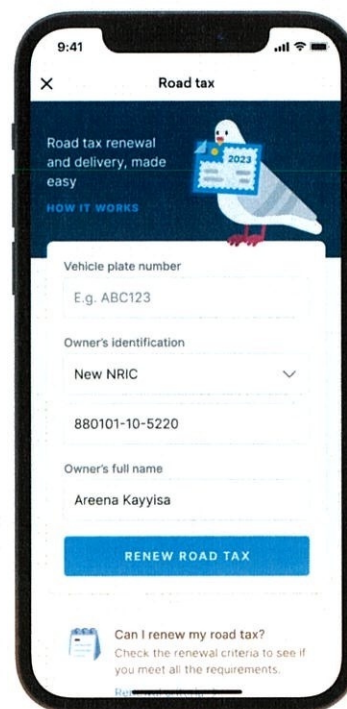


Figure 7 : In App - Road Tax & Takaful Renewal Insurance

Setel Ventures Sdn Bhd is a digital payment platform that provides a number of services, including the renewal of vehicles. Furthermore, Setel has made it easier for its customers to renew their road taxes by including that service within its platform. Setel also provides assistance with renewing auto insurance. Insurers like Generali and Etiqa have policies available for renewal through the Setel platform.

Generali and Etiqa have various requirements that must be met in order to renew your insurance, including that the current policy must not be more than 30 days past due and that the vehicle be used solely for personal purposes. There may be a difference between the original payment and the sum demanded by the Road Transport Department (JPJ) when renewing road tax through Setel. To compensate for the discrepancy, you can either make a little additional payment at the time of renewal or request a refund.

2.6 PRODUCT & SERVICES

2.6.4 DELIVER2ME (D2ME)



Figure 8 : In App - Deliver2Me

Deliver2Me is a service offering has been offered by Setel Ventures Sdn Bhd. This service is an app-based platform that is available at PETRONAS stations. Using the Setel app, customers can make purchases from the convenience of their cars and have them brought to them by the Setel delivery team. The service's goal is to make shopping easier and safer for customers, particularly women drivers and parents who may not feel comfortable leaving their cars unattended. A few big brands have been featured for this D2Me which are Subway, Tealive, Dunkin Donuts and Pasta Panas.

Customers may save time and energy by ordering from their couch with Deliver2Me instead of standing in wait. They need to find a parking spot, use the app, and wait for their food to be brought to them. In addition, with each purchase made in Setel, the customer will accumulate Mesra points. These points may be used for things like fuel, rewards, or any of the other amazing bargains that are available through the app.

Setel has broadened the D2Me features specifically for Petronas employees who they able to place orders in the Suria KLCC Twin Towers, although this service is still in its experimental test phase. We have partnered with a number of eateries and cafés that are available in Suria KLCC, including Dotty's, Coffee Bean, Bungkus Kaw Kaw, Parathai, 8oz, and others. There are called KOPETRO (Koperasi Kakitangan Petronas) crew simultaneously delivering the goods, making for a more secure experience.



2.6 PRODUCT & SERVICES

2.6.5 STREET & AUTOMATED PARKING

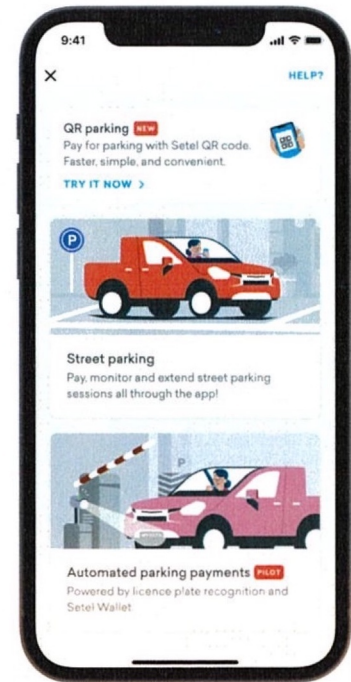
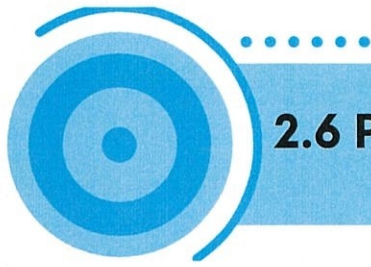


Figure 9 : In App - Street & Automated Parking

Automated parking is a cashless, ticketless, and cardless parking payment system that is offered by Setel, a mobile application that was developed by Setel Ventures Sdn Bhd. Setel is a subsidiary company of Setel Ventures Sdn Bhd. Using Setel's automated parking technology, customers may safely and quickly pay for parking using their mobile devices. Licence Plate Reader (LPR) technology drives the automated parking system, which replaces the need for tickets or cash payments at the entrance and exit gates.

Setel automated parking system offers a number of advantages to its customers, including portability, cashless payments, and shorter wait times. Payment is handled digitally using the Setel app, saving users the trouble of carrying cash or looking for parking metres. Not only does this method save the environment by doing away with paper receipts, but it also rewards customers with Mesra points that can be used to make future purchases inside the Setel system.

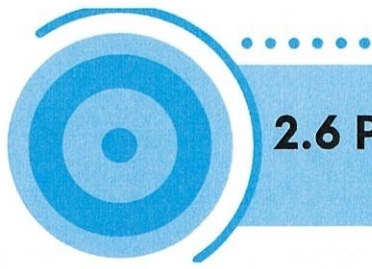


2.6 PRODUCT & SERVICES

2.6.5 STREET & AUTOMATED PARKING

Moreover, all users in regions where the Setel application is accepted by local authorities can park conveniently on the street or by the curbside and pay within the app. Setel's ticketless parking payment solution eliminates the need for tokens or coupons by allowing users to pay for parking, monitor their sessions, and extend them all from within the app.

Currently, it is available at locations such as a few councils for street parking between Selangor, Negeri Sembilan, Perak, Putrajaya, Terengganu and also Kelantan. Next, the automated parking they are available at Plaza Crystalville @Setapak, The Stories of Taman Tunku, Kuala Lumpur Convention Centre, Alamanda, Kompleks Dayabumi, Menara Worldwide, Neo Cyber, Tamarind Square and Seri Pacific Hotel KL.



2.6 PRODUCT & SERVICES

2.6.6 EV CHARGING

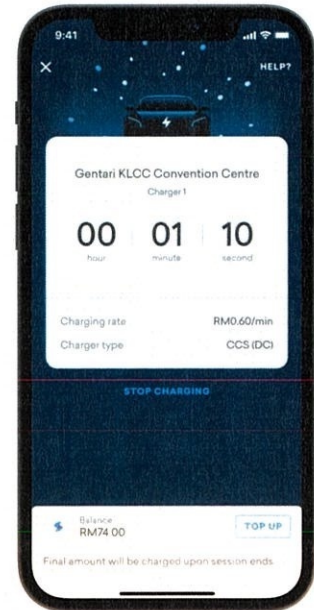
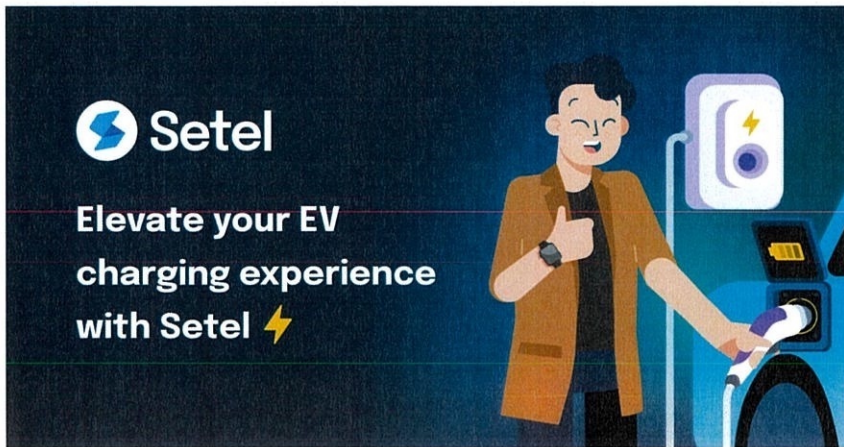
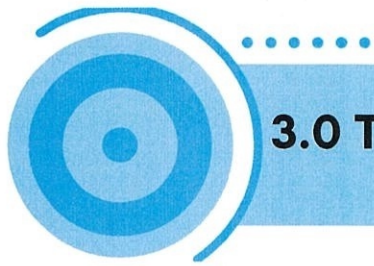


Figure 10 : In App - EV Charging

One of these services that has been featured is electric vehicle (EV) charging, which is provided by Setel Ventures Sdn Bhd. Using the Setel app, customers can easily pay for and manage charging sessions for their electric vehicles. Additionally, Setel has partnered with many EV charging providers including Jom Charge and Gentari to give users with expanded coverage and increased convenience.

Moving forward, the Setel app allows users to monitor the charging progress of their vehicle in real-time. In addition, Setel EV charging service provides a convenient and cashless way to top off the batteries of electric vehicles in Malaysia. Setel's app-based solution initially seeks to make EV charging more simple, accessible, and rewarding for customers and businesses alike, therefore aiding in the spread of electric car adoption and the use of sustainable energy across the country. In addition to the convenience of being able to pause a charging session whenever necessary, users can benefit from Setel's cashback benefits and Mesra points for every successful payment.



3.0 TRAINING REFLECTION

First and foremost, I manage to secure my internship in the Commercial Development department at Setel Ventures Sdn Bhd. As I begin my journey on 1/3/2023 for a period of 24 weeks of course they will be a lot of challenges that I need to face throughout this journey. During my internship, I will be working Monday to Friday from 9 am to 6 pm (Flexible Hours), immersing myself in the fast-paced world of commercial development. Other than that, I'm receiving RM1,000 as my allowance. As an intern under Open Wallet, I will have a unique opportunity to contribute to the growth and focus on acquiring new merchants as well as expanding the platform's reach.

My primary responsibility is to assist my supervisor and other team member who work on open wallet in the merchant acquisition process. This will involve conducting market research to identify potential target segments and trends. By analyzing data and understanding the holistic confluence, I will help make informed regarding the selection of merchants for collaboration. Other than that, utilizing tools such as Google Slides and Sheets where I would assist in creating persuasive pitches to attract new merchants and facilitate their onboarding process.

Furthermore, I will be in charge of updating outlet information for key merchants, ensuring accuracy and completeness on the Google sheet that has been invited by one of our team. This task will require attention to detail and strong organisational skills to maintain an up-to-date database. Besides as an integral part of the team, I will be actively involved in meetings which definitely gain firsthand experience in setting up and joining meetings, learning proper etiquette and professionalism in a business environment.



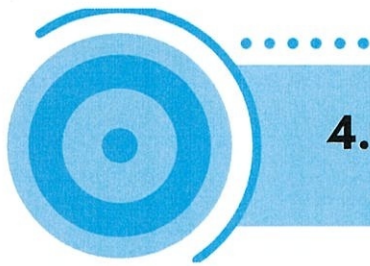


3.0 TRAINING REFLECTION

Being in commercial development they will provide me with exposure to the intricacies of negotiations and partnerships. Hence, I will have the chance to collaborate with cross-functional teams, such as sales, marketing, and operation team in order to drive successful deals and forge strategic alliances. This exposure can help me develop excellent communication, negotiation, and relationship-building skills that are essential in today's competitive business landscape. Through various interactions, I developed a comprehensive understanding of the negotiation process and honed my ability to find mutually beneficial solutions.

One notable achievement during my internship was successfully closing deals with Auto Expert from Petronas and Merchants for the e-Belia Rahmah campaign, showcasing my ability to engage and secure partnerships. Moreover, I had the opportunity to collaborate closely with other departments, gaining insights into their roles and fostering cross-functional teamwork. Other than that, with guidance from my supervisor and the rest of the team, I acquired the skills to analyze data holistically on confluence and in charge on LHDN stamping. This internship has provided me with invaluable practical experience and a solid foundation for my future endeavours in the commercial field.

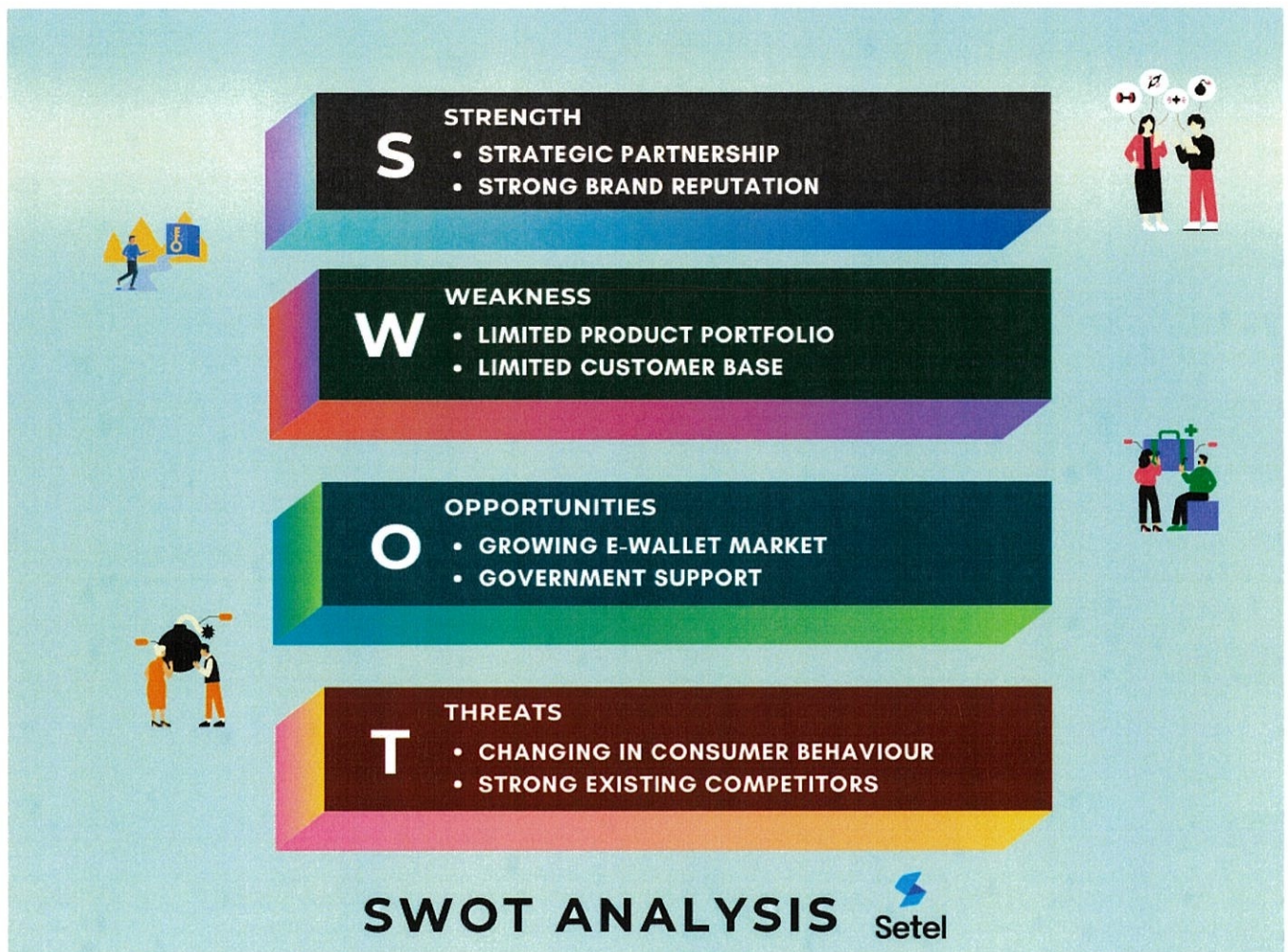




4.0 SWOT ANALYSIS

S.W.O.T ANALYSIS

SETEL VENTURES SDN. BHD.





5.0 DISCUSSION & RECOMMENDATION

5.1 STRENGTH



Strategic Partnership

A strategic partnership is a type of commercial relationship whereby two or more parties merge their resources for the mutual benefit of both parties. Strategic partners are typically businesses that are not directly competing with one another, and they generally divided the benefits and liabilities of business choices equally as mentioned by (Indeed Editorial Team, 2022). The point of forming a strategic alliance is to mutually benefit each business by sharing knowledge, skills, and other assets one entity lacks or would have to pay for to acquire on its own.

Initially, the integration of automotive companies paves the way for Setel Ventures to potentially explore the prospect of forming partnerships with vehicle manufacturers or dealerships for the purpose to embed their platform directly into smartphone applications. This collaboration might enable customers to seamlessly purchase fuel, access advertisements and promotions, or deliberately acquire personalized offers swiftly from their vehicles. As an example, Setel Ventures has collaborated together with Bateriku.com to provide the auto assistance functionality to the Setel app through the use of a partnership.

Therefore, customers of Setel initially can gain access to an extensive variety of on-demand automotive services, including battery swaps, jump starts, flat tyre changes, emergency fuel delivery, key replacement and towing. By partnering with Bateriku.com, Setel users in Malaysia now have easy access to dependable roadside assistance without leaving the Setel app. This optimises the user experience for all Setel customers and meets the needs of Malaysian drivers in a comprehensive method. In addition, they have formed collaborations with Jom Charge and Gentari to facilitate electric vehicle charging.

5.0 DISCUSSION & RECOMMENDATION

5.1 STRENGTH



Strategic Partnership

In addition, Setel is capable of collaborating with a wide variety of shops and merchants in order to broaden the scope of E-wallet payments to include more goods and services. This growth would help Setel users by providing them with more purchasing options, and it would also encourage businesses to provide special deals and discounts solely to Setel customers, who would thus be more likely to stick with the service.

Some industries and well-known brands have formed partnerships; these include food and beverage establishments, supermarkets, clothing and accessories retailers, convenience stores, and for example such as Tealive, Gigi Coffee, Dunkin' Donuts, Chatime, Old Town White Coffee, Chagee, KK Mart, Big Bens, My News, and etc. Intentionally, this partnership has a bigger impact towards the company in that consumers not only see Setel as an application specifically for fuel but instead Setel is providing far more features that will meet the demand from the consumer.

Setel Introduces Auto Assistance In Partnership With Bateriku.com

By Cynthia Ignatius - October 19, 2022



Setel's introduction of the auto assistance feature delivers on their commitment to

Surprise eVouchers from our amazing partners

- ✓ Shop with Setel (via Setel Wallet or eBellaRahmah wallet) and free eVouchers on your next purchase.
- ✓ Limited quantity.
- ✓ Subject to RM5 minimum spend.
- ✓ Find the eVouchers in 'Rewards'.



Figure 11 : Evidences (strategic partnership)



5.0 DISCUSSION & RECOMMENDATION

5.1 STRENGTH



Strategic Partnership



Recommendation

It is my recommendation that in order to sustain the partnership between Setel and its partners they need to cultivate honesty and transparency in order to contribute to the business connection that they have. An open exchange of information and discussion between all parties involved is essential (Benchmark International, 2020). Besides that, be truthful about the areas in which the company fall short, as well as the strengths that the company offers. Thus, it will make the most of the advantages each relationship deals between both sides. Other than that, it will need strongly validated that the cooperation is consistent with Setel's long-term goals and central business strategy as it is vital to have a profound comprehension of the talents, cultures, and driving forces of each of the partners.

Subsequently, identify the benefits that each partner gains from the collaboration. Emphasize how the partnership creates value for both parties, whether it's increased market share, access to new technologies, or cost savings. This reinforces the importance of the relationship. Therefore, attracting more users to the Setel app and strengthening customer loyalty can be accomplished by capitalising on the credibility and trust associated with significant brands. Significantly, strategic partnerships are playing a pivotal role in a world where businesses must enter unfamiliar markets, create new offerings at pace, and co-invest resources and capabilities.



5.0 DISCUSSION & RECOMMENDATION

5.1 STRENGTH



Strong Brand Reputation

A strong brand reputation is achieved when customers have a favourable impression of a particular brand and trust the company behind that brand. It indicates the brand's capacity to reliably deliver on its promises, live up to client expectations, and preserve a positive image in the market. Moreover, a company's long-term performance, market dominance and customer loyalty are all dependent on the quality of the brand's reputation.

Setel Ventures' dedication to innovation and ground-breaking projects has been recognised with the Technology Excellence Award. The brand's reputation is strengthened as an outcome of this recognition and Setel Ventures is positioned to become Malaysia's leading technology business as a direct result of this positioning. Customers of PETRONAS will be able to enjoy a streamlined retail-on-the-go experience thanks to the app's integration of the electronic payment platform with the pump, Kedai Mesra, and loyalty advantages. The Setel app is the first of its type in Malaysia and has completely transformed the way that drivers get fuel and shop for things that are essential.

In addition, being a subsidiary of PETRONAS Dagangan Berhad, Setel Ventures benefits from the extensive resources and backing of its parent corporation. This consists of capital, knowledge, infrastructure, and a large supply chain of partners and vendors. Having PETRONAS Dagangan Berhad as a parent business would help Setel Ventures expand and evolve into a major player. In addition, PETRONAS Dagangan Berhad has been recognised for the technological and digital changes it has introduced. Setel Ventures can leverage its parent company's investments in R&D to gain access to cutting-edge technology and digital know-how. As a result, Setel Ventures will be better able to keep up with the rapidly evolving digital landscape and provide cutting-edge solutions to its clientele.

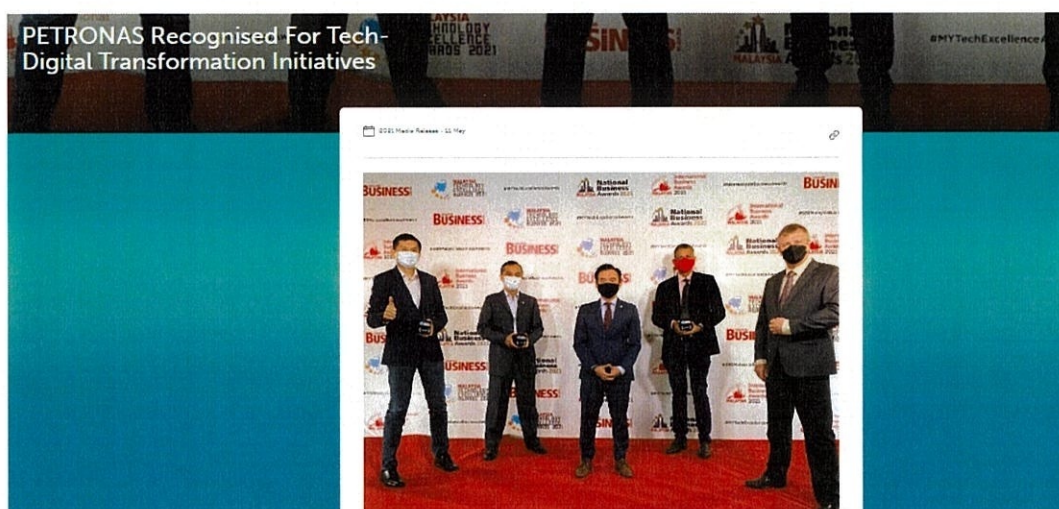


5.0 DISCUSSION & RECOMMENDATION

5.1 STRENGTH



Strong Brand Reputation



MORE NEWS

CO-WRITTEN / PARTNER | JANINE BALLESTEROS, MALAYSIA

PUBLISHED: 2 YEARS AGO | 627 VIEWS



Setel Ventures wins Technology Excellence Award for trailblazing app

Malaysia's first e-payment solution that creates seamless on-the-go refuel and retail experience while addressing motorists' pain points.

Setel Ventures Sdn Bhd has received the Technology Excellence Award for its innovative Setel app at the recently concluded Malaysia Technology

Figure 12 : Evidences (Strong Brand Reputation)



5.0 DISCUSSION & RECOMMENDATION

5.1 STRENGTH



Strong Brand Reputation



Recommendation

As for the recommendation, I would suggest that in order to strengthen the brand reputation is by producing high-quality and evergreen content can boost Setel's reputation and attract a wider audience (Indeed Editorial Team, 2022). This can be to focus on providing valuable resources and insights that resonate with the target audience. Additionally, consider engaging in guest posting opportunities to further expand Setel's reach and credibility when they are leveraging the use of trending and viral content, all I can say is that they need to be targeting an accurate audience.

Other than that, proactively pay attention to the feedback provided by customers and make use of it to inform necessary adjustments to product offerings, service delivery, and operational procedures (Kamburov-Niepewna, 2021). This would be a deliberate demonstration of your dedication to your customers' happiness and the success of their business. As an added measure, make use of form builders, Google Alerts, and social listening tools to actively monitor and manage Setel's brand reputation. Thus, the data gathered from these instruments can be used to track consumer attitudes, market movements, and brand mentions. Maintain an active engagement with customers across a variety of channels, provide a response to reviews of the product or service (including critical ones), and adapt on strategy based on key performance indicators (KPIs).



5.0 DISCUSSION & RECOMMENDATION

5.2 WEAKNESS



Limited Product Portfolio

A product portfolio is the collection of all of a company's products and services, each of which has a different growth rate and market share. In general, a product portfolio is the collection of all of a company's offerings. Analyzing a company's product line discloses information about its internal operations, future prospects, profit generators, and market dominance.

In addition to this, the primary goal of Setel is only to provide a payment solution that is both streamlined and simple for the merchants that have been acquired as well as fuelling experiences offered at PETRONAS stations. In contrast, Touch 'n Go provides more options and features for making purchases and paying bills across more channels and platforms, such as online and in-store payments, transportation, financial services, and entertainment along with rewards for spending on other platforms, and more. It has a strong emphasis on rewards, convenience, and versatility, which enables it to be used for a wide variety of daily transactions.

The small selection and limited of products and services offered by Setel only focuses on Mesra points and shopping experiences that are designed only for certain retailers. On the other hand, Touch 'n Go offers a greater variety of services that are applicable at a wider variety of retailers and venues. As a result, Setel's narrow product variety can make it difficult for a business to meet the varying demands and tastes of its various consumer bases. Because of this, chances to increase profits, acquire a larger portion of the market and create greater revenue and market share may be lost.

5.0 DISCUSSION & RECOMMENDATION

5.2 WEAKNESS



Limited Product Portfolio

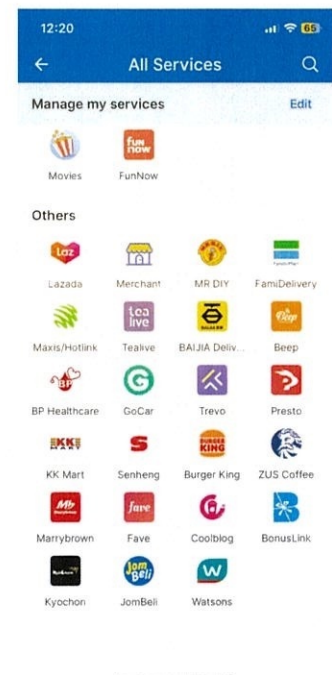
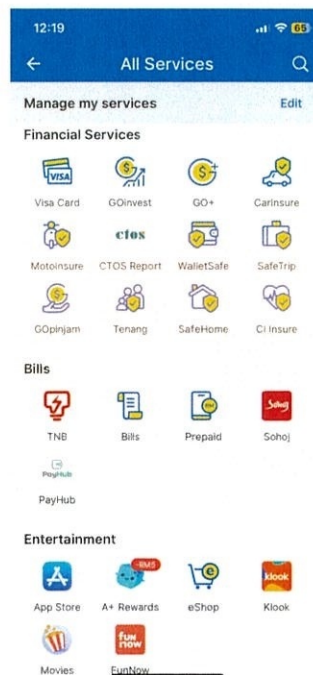
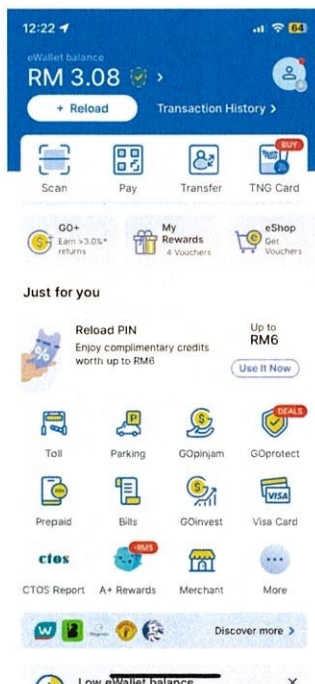


Figure 12 : Evidences (Touch n Go app)



Figure 13 : Evidences (Setel app)



5.0 DISCUSSION & RECOMMENDATION



5.2 WEAKNESS

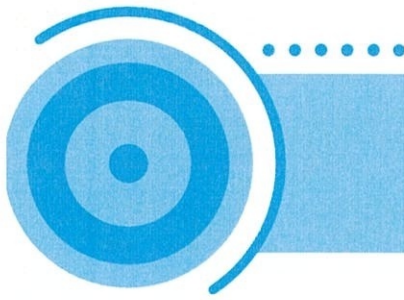
Limited Product Portfolio



Recommendation

In this context, I would suggest that in order to overcome this weakness they need to foster a culture of innovation within the organization perhaps creating a new team that solely works in this kind of area so that they will know what is their lack in this particular area in terms of products or services. Besides that, it also can be done by encouraging employees to generate new ideas and continuously nurture those ideas through an ongoing discovery process which can be held twice a year. This process should integrate planning with execution, enabling efficient new product development which was mentioned in **(Nieminen, 2020)**

Pursuing this further, conduct thorough market research to identify gaps and opportunities within the target market. By observing this scenario I personally can say that hearing and understanding the new and potential customer needs, preferences, and pain points is very crucial for this company. This is due to the fact that, if the consumer complains or opinion has been heard they might as well simply put their trust in the company. As mentioned **(Sachs, 2019)**, customer insights play a vital role in shaping the direction and features of new products, ensuring alignment with market demands. Moreover, in terms of existing customers, they will have a ready-made market by expanding, maintaining or improving their product line exclusively for them since they will be able to do a study of those customers and produce exactly the kind of things those customers want to buy from you.



5.0 DISCUSSION & RECOMMENDATION



5.2 WEAKNESS *Limited Customer Base*

The term customer base is typically comprised of a specific demographic or a group of individuals who share similar interests, which increases the likelihood of those individuals having an interest in a particular product or service. Customers that have their wants met repeatedly are considered repeat purchasers (TechTarget Contributor, 2019).

Pursuing this further, there are a few causes that can lead to this. Firstly, most of the consumer is not well known with this application unless they are significant Petronas users. This is due to the fact that as a company-owned app, this refers to Petronas actively markets Setel to its customers through various channels, including advertising campaigns, in-store promotions, and targeted marketing efforts. The Setel application is primarily known among Petronas users due to Petronas' active promotion and marketing efforts targeting their customer base. Consequently, this is designated that Setel is only to be known to pay for fuel.



5.0 DISCUSSION & RECOMMENDATION



5.2 WEAKNESS *Limited Customer Base*

Other than that, the limited marketing effort portrays that the brand does not invest enough resources in marketing and advertising which may struggle to reach its target audience and build awareness. Effective marketing strategies are essential for getting the brand's message across and making it known to potential customers.

It can tell that they have low engagement on these social media platforms such as Instagram and Twitter . For the reason that either it isn't well-written content or isn't what the audience wants to read and see. In addition, content marketing plays a vital role in generating brand awareness nevertheless Setel invests limited effort not fully utilizing it in creating valuable and engaging into viral content. It may miss out on opportunities to attract and engage its target audience.

5.0 DISCUSSION & RECOMMENDATION



5.2 WEAKNESS *Limited Customer Base*

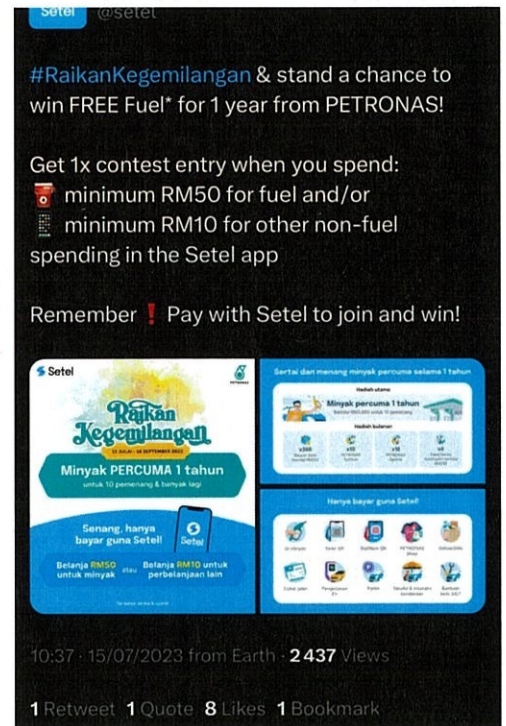


Figure 14 : Evidences (Setel Social Media)



5.0 DISCUSSION & RECOMMENDATION



5.2 WEAKNESS *Limited Customer Base*



Recommendation

There are a few recommendations that can take into account such as in order to overcome this, Setel can initially contribute and participate to the community. This can be elaborated more where boosting their company's profile in the public eye can be accomplished by real acts of service, such as event sponsorship, charitable gifts, and the encouragement of employee volunteerism (Newberry, 2022). Nonetheless, they can make positive public relations through community contributions. It can be highlighted through public relations and marketing efforts, allowing businesses to showcase their dedication to social responsibility. This can lead to beneficial media coverage and increased brand visibility as well not only seen as app for fuel at Petronas but also they offer non-fuel area too.

Other than that, get in touch and reach out to the influencers in the niche they intend to target. To encourage positive reviews, you might offer your services or product for free so they are able to test out and let them be creative on ideas that belong to their target market as well as in exchange for a written or video review (Expert Panel, 2022). In order to gain access to other decision-makers who share the same values as the praised individuals, Setel can use the testimonials as evidence of their achievement. Thus, they will be able to attract new customers and build up a following of dedicated followers.



5.0 DISCUSSION & RECOMMENDATION

5.3 OPPORTUNITIES



Growing In E-wallet Market

The use of electronic wallets is on the rise in Malaysia, as it is elsewhere throughout the world. During the COVID-19 pandemic, when plenty of people stayed inside and shopped online, the utilization of electronic wallets spiked. With a growing number of individuals switching to digital payment methods, Setel stands an excellent opportunity to grow its user base and market share. There are presently 53 e-wallets in Malaysia, with the industry accounting for 19% of the fintech space in the country, as reported by (Fintech News Malaysia)

Paynet performed a study in 2022 which indicated 96% of e-wallet app users in Malaysia are monthly users. This number has also increased since the outbreak began. E-wallet consumption increased by 60% month over month, from 10.5 times to 16.8 times. The rate of adoption increased not only among urban residents but also among those living in rural areas of Malaysia.

Attractive incentives and aggressive marketing initiatives, including cashback deals, discounts, loyalty, and points have contributed to the rising popularity of mobile wallets and e-wallets. There has been a tremendous change in how people in Malaysia prefer to make online purchases as the e-commerce business in Malaysia expands. E-wallets and other forms of digital currency have emerged as crucial components of this digital revolution.



5.0 DISCUSSION & RECOMMENDATION

5.3 OPPORTUNITIES



Growing In E-wallet Market

For instance, Setel Ventures Sdn Bhd is a Malaysian company that provides e-wallet services and is supervised by the country's central bank, Bank Negara Malaysia (BNM). Setel Wallet's risk, compliance, and cybersecurity are all managed to the highest standards thanks to this government oversight. This company is contributing to Malaysia's continuing attempts to transition into a cashless society and a digital economy by playing a role in those initiatives.

In addition, all of the services available on the Setel app can be paid for by using the e-wallet. This can be done within a few seconds and there's no extra effort on the consumer side in order for them to pay.

5.0 DISCUSSION & RECOMMENDATION

5.3 OPPORTUNITIES



Growing In E-wallet Market

NEWS ECONOMY BUSINESS MONEY OPINION MARKETS WORLD PROPERTY SPORTS INDUSTRY LIFE & ARTS

Home / Money / News / The adoption, evolution of e-wallets

The adoption, evolution of e-wallets



Friday, October 21st, 2022 at Money | News

Over half of the Malaysian population is now using cashless payments on daily basis, says Ipsos director

Figure 15 : Evidences (Growing an E-wallet)

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What Are e-Wallets and Digital Wallets?

Digital wallets, e-wallets, and mobile wallets all refer to digital methods of payment, with the terms often used interchangeably.

An e-wallet is the digital equivalent of a physical wallet, functioning as an app on a mobile device. Consumers need to "top up" these wallets with cash using credit cards, debit cards, or online bank transfers. Providers also implement strict online security measures to ensure that transactions and user information remain safe and secure.

There are lots of benefits to e-wallets for Malaysian consumers. Transactions made using e-wallets and digital wallets are automatically recorded, providing an easy way for users to track their spending. They can be used to pay for services or goods at participating online and offline merchants, or to transfer funds to other e-wallet users.

Another benefit of digital wallets and e-wallets is that they can be used for online and offline transactions, giving them the same flexibility as credit cards and debit cards.

The Rise of E-wallets

E-wallets are fast becoming one of the most popular payment methods for online shopping in Malaysia. The adoption of e-wallets was boosted during the COVID-19 pandemic as people stayed at home and increased their online shopping activities.

A 2022 study by Paymet (PDF download) found that 96% of Malaysians who use e-wallet apps are monthly users.¹⁴ Again, this figure has grown since the pandemic hit. Monthly usage frequency of e-wallets soared 60% on average from 10.5 times per month to 16.8 times. And it's not just urban consumers - adoption by non-urban Malaysians also increased.

The growing adoption of mobile wallets and e-wallets has been encouraged by attractive incentives and aggressive marketing campaigns, such as cashback deals, discounts, loyalty points, and government COVID-19 assistance programs.

The Malaysian government has also launched initiatives to prompt the adoption of digital wallets and to boost consumer spending. The number of active e-wallet registered users has seen explosive growth, jumping to 13.5 million in 2021 from 8.7 million in 2020 as more people turned to the method for eCommerce payments. In Q1 2022, nearly 68% of all Malaysians used an e-wallet for payments.¹⁵

So, who's using e-wallets? In Malaysia, millennials (aged 27 to 40) make up the majority of e-wallet users, which is unsurprising as they are the generation most familiar with digital systems along with Gen Z.¹⁷



5.0 DISCUSSION & RECOMMENDATION

5.3 OPPORTUNITIES



Growing In E-wallet Market



Recommendation

Increasing its revenue is one of the advantages that Setel can achieve with the growth in the e-wallet market. Due to the fact that in a recent survey which displays 82% of executives across the globe said they believe digital wallet use will improve their company's revenue over the next five years. Other than that, more than 60% of those surveyed said their organization changed their digital transaction processes as a result of the pandemic which is quoted in ("Digital Wallet Growth Drives Revenue as Innovations Boost Security," 2022)

Besides that, they can expand their opportunities into other related areas, such as digital banking or e-commerce. Digital banking can be elaborated more on with an established e-wallet platform, Setel can leverage its existing user base, technological infrastructure, and financial expertise to venture into digital banking.

For example, this expansion could involve offering digital banking services such as savings accounts, loans, payment transfers, and other financial products. Furthermore, the opportunity on the e-commerce side is referring to E-wallets often serving as a gateway for online transactions. With a well-established e-wallet platform, Setel can explore opportunities to enter the e-commerce space for instance collaboration with well-known brands such as Shopee, Lazada and Zalora. This expansion can involve integrating its e-wallet with an e-commerce platform, enabling users to make seamless payments for online purchases.



5.0 DISCUSSION & RECOMMENDATION

5.3 OPPORTUNITIES



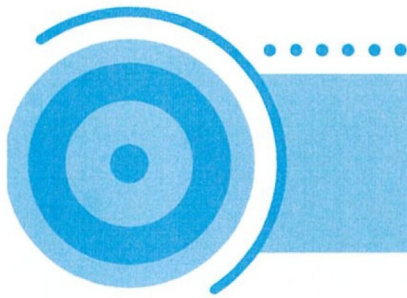
Government Support

The government of Malaysia has launched a number of programs to encourage the widespread use of electronic wallets. For instance, as part of Budget 2021, the eBelia program was introduced to provide financial aid to full-time students and young adults in Malaysia. Eligible young Malaysians between the ages of 18 and 20 as well as full-time students enrolled in higher learning education, are eligible to get e-wallet money under this initiative as mentioned (Noris, 2021)

They also have established programs to encourage people to start using digital wallets and to increase discretionary expenditure. As more consumers turn to e-wallets as a means of making eCommerce purchases, the number of registered users has skyrocketed, from 8.7 million in 2020 to 13.5 million in 2021. Nearly 68% of the Malaysian population utilized an e-wallet in Q1 2022.

In the early year of 2020, the e-Tunai Rakyat initiative was introduced by the Malaysian government to encourage the use of e-wallets among Malaysians. The e-Tunai Rakyat initiative where the recipients could claim the incentive from official e-wallet partners, including Touch 'n Go (TNG) eWallet, Boost, and GrabPay. Recently, the same initiative has been introduced but different in name which is called e-Tunai Belia Rahmah.

There are 3 e-wallet options that are available in order for Malaysian youths aged 18 to 20 and full-time students at institutes of higher education to claim such as Setel, Touch n Go and Boost. As reported by (Fam, 2023) two million young adults between the ages of 18 and 20 are projected to profit from the RM400 million allocated to the e-Tunai Belia Rahmah in the 2023 budget and the application period will remain open until August 22.



5.0 DISCUSSION & RECOMMENDATION

5.3 OPPORTUNITIES



Government Support

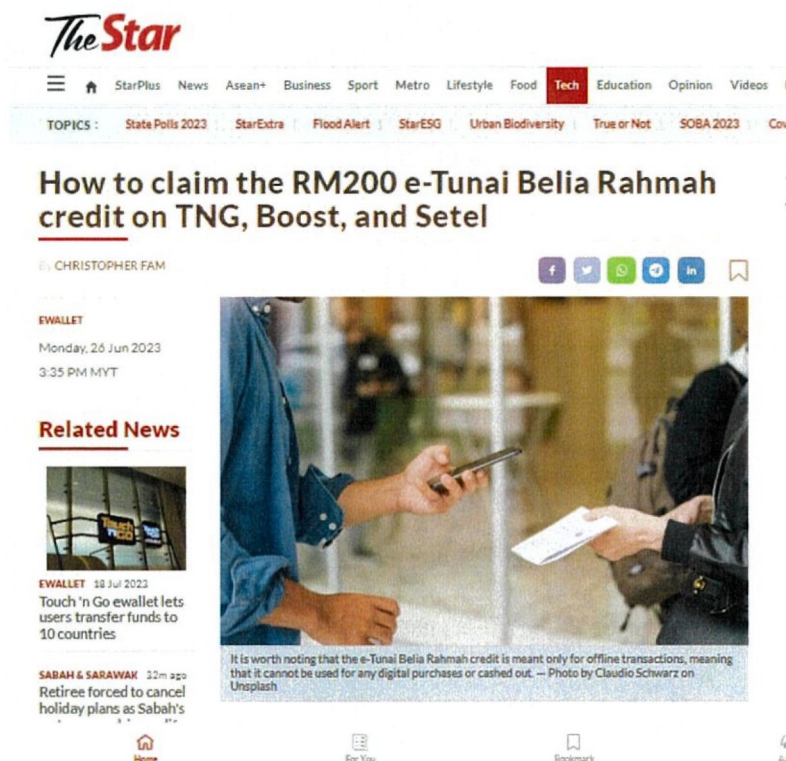
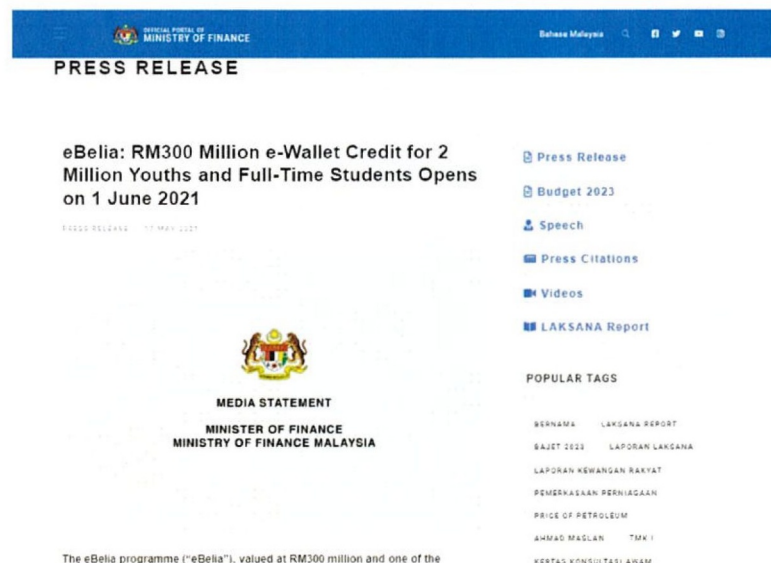


Figure 16 : Evidences (Government support)





5.0 DISCUSSION & RECOMMENDATION

5.3 OPPORTUNITIES



Government Support




Recommendation

There are a few recommendations that Setel can take advantage of for this opportunity such as government support often includes awareness campaigns and education initiatives to promote the benefits of e-wallets and educate the public on their usage. Thus, with the collaboration between Setel Ventures and the government, these campaigns be able to increase awareness about their e-wallet services and educate potential users on how to use the specific Setel app effectively. Since Setel is a part of this programme and has been highlighted by the government, they benefit from receiving positive attention from the public and significant publicity as a result of it. Thus, the exposure they get has the ability to spike the GMV and hit the target for the year.

Besides that, the other recommendation is vital for where Setel Ventures can explore partnerships and collaborations with government agencies responsible for promoting digital payments. This can include joint marketing campaigns, offering exclusive discounts or incentives for using Setel Wallet or participating in government-led events and initiatives.

By working together with government agencies, Setel Ventures can amplify its reach and establish itself as a trusted e-wallet provider endorsed by the government. For instance, the new approach from SSDU which stands for Smart Selangor which they are interested in integrating their system as well as leveraging and diversifying the feature that they have now. Therefore, Setel can actively monitor and participate in these government programs related to e-wallets. By successfully securing such opportunities, they can access additional funding, resources, and support from the government to expand their operations and enhance their e-wallet platform





5.0 DISCUSSION & RECOMMENDATION

5.4 THREAT



Changing in Consumer Behaviour

Firstly, understanding how people choose and discard goods and services to meet their desires and needs is the key point of consumer behaviour analysis. Therefore, in order to relate between use of e-wallets and changes in consumer behaviour there are a few elements that influence consumers' intent to utilise e-wallet services.

This was the focus of a study cited in the source as the key elements influencing customers' intentions to use e-wallets were identified. For instance such as perceived usefulness, perceived ease of use, attitude, subjective norm, positive disconfirmation, user happiness, and perceived behavioural control were mentioned by (Shaizatulaqma Kamalul Ariffin & Khor Teik Lim, 2020)

Digital wallet users indicate a significant amount of satisfaction owing to the convenience of the service. As the use of digital wallets grows, it is crucial to analyse how their use modifies the behaviours of customers. Analysing the effects of digital wallets on consumers' spending habits and buying decisions can help businesses better connect with their target demographics and enhance the quality of their products and services as a whole (Ramesh Bagla & Vivek Sancheti, 2018)

Therefore, the change in consumer behaviour might be a threat to Setel as our main and biggest contributor to revenue is from the consumer. The consumer might shift to another e-wallet as they find the advantages and benefits they received on using that type of payment. Other than that, based on my conversation with Setel staff most of the consumers would come back to merchants in terms which can benefit them more, as well as trust and are comfortable with.



5.0 DISCUSSION & RECOMMENDATION

5.4 THREAT



Changing in Consumer Behaviour



Recommendation

In terms of this recommendation, I would suggest that in order to deal with this threat Setel should adapt to changing consumer trends. It is crucial for businesses to stay relevant and competitive in today's dynamic market. Furthermore, this may involve understanding and responding to shifts in consumer preferences, demands, and behaviours. This can be elaborated more where Setel Ventures should foster engagement and community where they can create opportunities for customers to engage with the brand. Initially, this can be done by developing online communities, social media platforms that encourage interaction and build a sense of belonging hence engaged customers are more likely to remain loyal as stated by (Martínez-López et al., 2021).

Other than that, consistency and reliability are very crucial. This can be highlighted in many areas such as service standards and user experience as well as reliability to build trust and retain existing customers. For service standards, it can talk more about Setel Ventures should establish and uphold high service standards. This includes providing prompt and efficient customer service, addressing customer queries and concerns in a timely manner, and striving to exceed customer expectations in terms of support and assistance.

Next, user experience refers to Setel Ventures should focus on delivering a consistent and user-friendly experience across its digital platforms, such as websites, mobile apps, and online portals. The user interface (UI) should be intuitive, and the overall experience should be seamless and consistent across different devices and channels. This ensures that customers can interact with Setel Ventures easily and without frustration.



5.0 DISCUSSION & RECOMMENDATION

5.4 THREAT



Strong Existing Competitors

Based on the quote source (Pahwa, 2019), the term competition is commonly used to refer to the intense rivalry in the business world between firms that offer essentially the same goods or services to the same demographic of consumers.

The widespread adoption of smartphones and the advent of high-speed internet have opened up vast new opportunities for the development of various forms of electronic payment which has been observed in a study (Kazan et al., 2018). Moreover, the rise of flexible payment providers, who offer more incentives to shops and consumers than banks, has led to the development of innovative, next-generation payment programmes like E-wallets that can be used on consumers' mobile devices.

Since there is rivalry in the market, consumers might pick between your company and the others. When there are other options available to consumers, you can be sure that they are choosing your company because it offered the highest value to them relative to the alternatives (McCormick, 2020). Consumers, as evidenced by studies, demand a time- and money-saving technology for their regular monetary dealings. The electronic wallet is widely regarded as a practical solution to the problem of satisfying this requirement.



5.0 DISCUSSION & RECOMMENDATION


5.4 THREAT



Strong Existing Competitors

Subsequently, the Touch 'n Go electronic wallet is one of the most well-known and longest-established e-wallets in Malaysia hence it may be a threat for Setel Ventures as they operate in the same industry. This is due to the fact that most consumers would put their trust in a business where it is reliable, well-known and available everywhere. Touch 'n Go has developed a robust payment ecosystem with extensive integration across multiple industries.

They have established partnerships with various businesses, enabling users to make payments conveniently at a wide range of acceptance points. This integration provides users with a seamless experience across different sectors, giving Touch 'n Go a competitive advantage in terms of network coverage. Furthermore, most of the users are prone to go with businesses that have high guarantees especially when it comes to the money they spend either small or big amount.





5.0 DISCUSSION & RECOMMENDATION

5.4 THREAT



Strong Existing Competitors

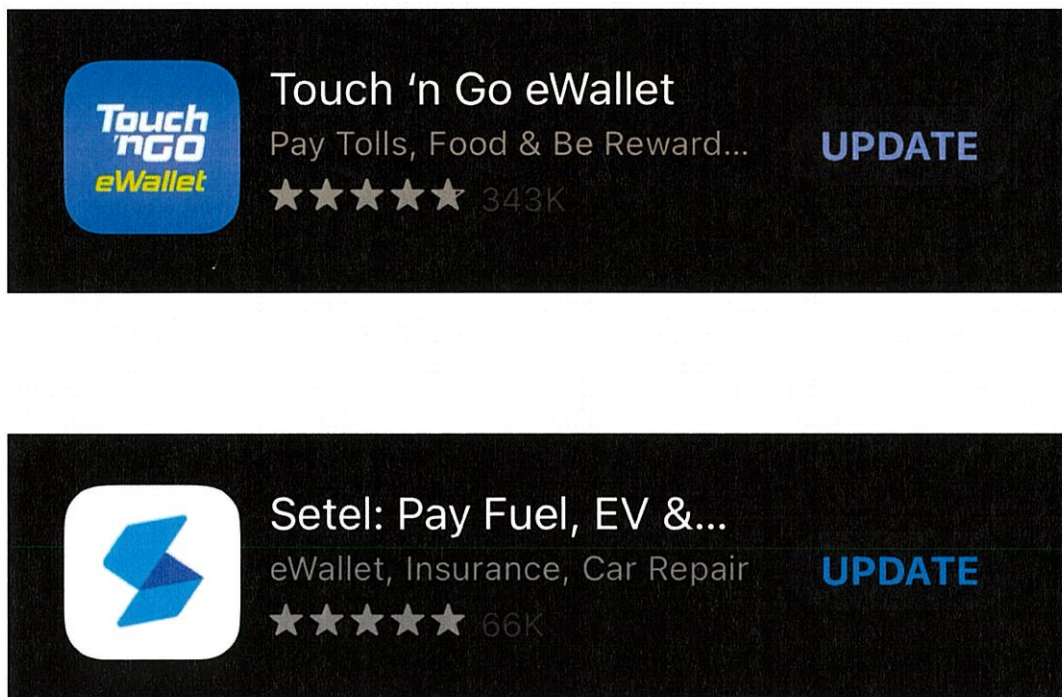


Figure 17 : Evidences (Strong Exisiting Competitors)



5.0 DISCUSSION & RECOMMENDATION

5.4 THREAT



Strong Existing Competitors

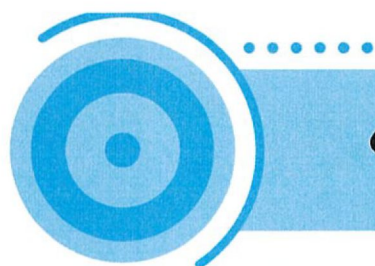


Recommendation

With a focus on lessening the impact, Setel could differentiate the value proposition. Initially, Setel Ventures should identify and emphasize the unique selling points that differentiate it from its competitors and this could be through superior customer service. By highlighting these aspects, Setel Ventures can attract customers who are looking for something different or better than what the established competitors offer.

As revealed by (Swetha Amaresan, 2023) exceptional customer service can be a powerful differentiator. Setel Ventures can invest in training and empowering its customer support team to provide personalized and prompt assistance. This can include offering extended service hours, easy access to support channels, and proactive communication with customers. By delivering a superior customer service experience, Setel Ventures can build customer loyalty and distinguish itself from competitors who may not prioritize customer support as much.

Pursuing this further, Setel has been able to establish its service within target markets, or if the competition has a stronghold on it however, they may want to explore extending to additional target customers. Perhaps a different demographic, such as people of a different age would be interested, could bring in buyers from a wider demographic (Genever, 2020). If Setel wants to grow its business and get ahead of the competition, one of the quickest ways to do it is to enter new markets. Whether it's cost savings, convenience, superior performance, time efficiency, or any other value proposition, Setel Ventures should emphasize how its offerings provide a better experience or solution compared to the established competitors



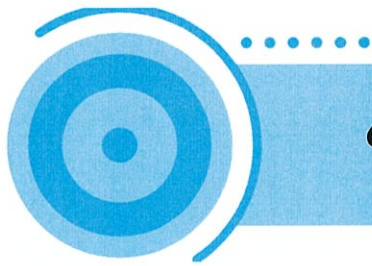
6.0 CONCLUSION

In conclusion, my internship experience at Setel Ventures has been truly enriching and rewarding. Through the exploration of the company's profile and background, I gained valuable insights into their operations and the broader industry landscape. The placement in the Commercial department provided me with invaluable hands-on experience and exposure to various facets of the business, allowing me to witness firsthand the practical application of theories and concepts learned during my academic journey.

Throughout my time at the company, I actively engaged in training reflections, fostering a culture of continuous learning and personal development. This enabled me to acquire a diverse range of knowledge in areas of strategic planning, market analysis, and effective communication. Additionally, my soft skills, such as teamwork, adaptability, and time management, were significantly enhanced through collaboration with experienced professionals and working on various projects.

One of the highlights of my internship was conducting a comprehensive SWOT analysis of the company. This exercise allowed me to critically assess the organization's strengths, weaknesses, opportunities, and threats, providing a clear understanding of its current standing in the market. The subsequent discussions on the SWOT analysis provided me with valuable insights into the company's potential for growth and areas that required further attention and improvement.

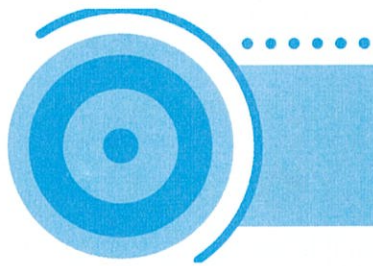
In the report, I have also shared my recommendations and insights based on the SWOT analysis, offering potential strategies to capitalize on the identified opportunities and address the challenges faced by the company.



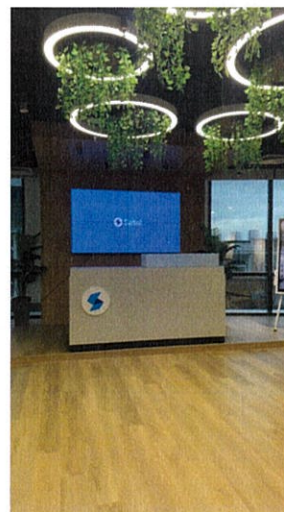
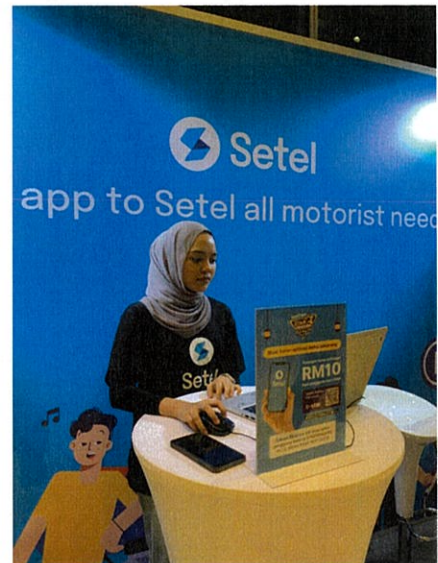
6.0 CONCLUSION

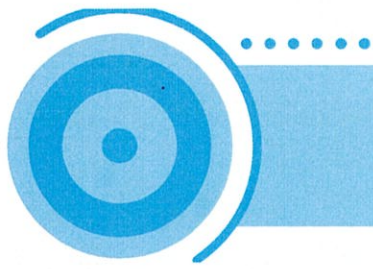
I would like to express my sincere appreciation to all the individuals who guided and supported me throughout this journey, including my mentors, colleagues, and fellow interns. Their mentorship and encouragement have been instrumental in shaping my learning experience and contributing to the successful completion of this internship report.

Hence, this internship at Setel Ventures has been an invaluable opportunity for personal and professional growth. I am eager to apply the knowledge and skills gained during this internship in my academic pursuits and future career, as I remain committed to making a positive impact in the field of commercial management and beyond. The insights gained from this internship will forever be cherished, and I am excited to embark on the next chapter of my journey with newfound confidence and enthusiasm.

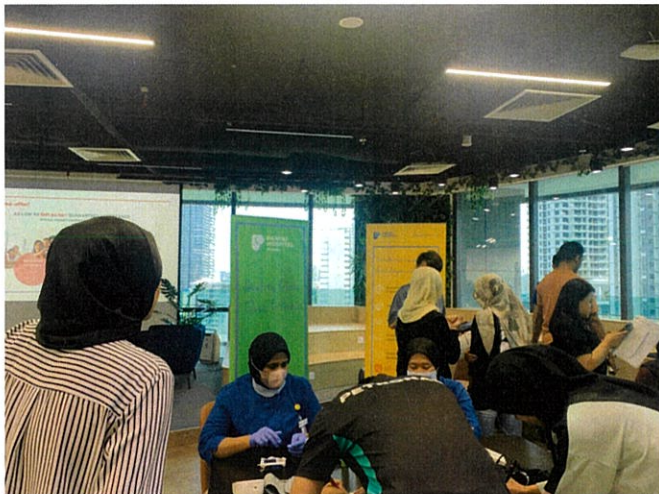
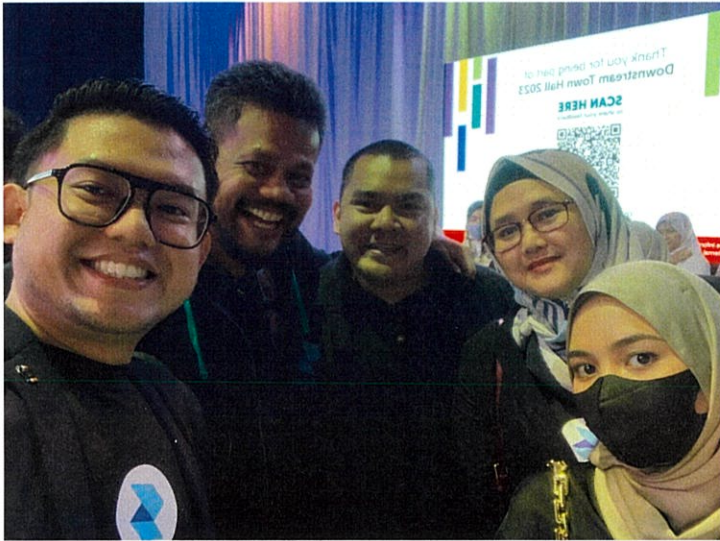


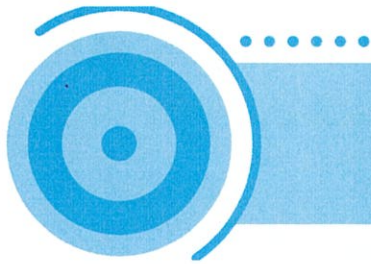
7.0 APPENDICES





7.0 APPENDICES





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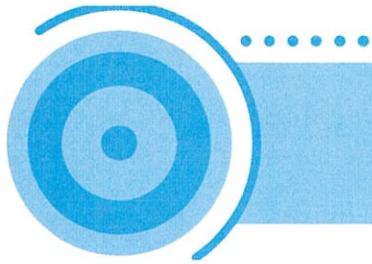
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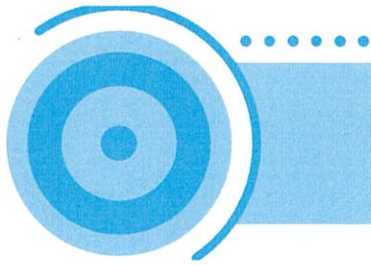
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